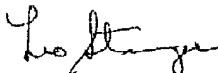


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September 1, 2004

Date

Leo Stanger

Docket EPC-25C

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : Bertram V. Burke
Serial No. : 09/609,777
Filed : July 5, 2000
For : Funds Distribution System Connected With Point Of Sale Transactions
Group Art Unit : 3629
Examiner : Jonathan P. Ouellette, Tel 703-605-0662

Commissioner for Patents
PO Box 1450
Alexandria VA 22313-1450

COVER SHEET FOR SMALL ENTITY

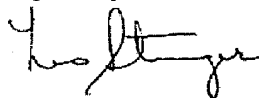
Sir:

Supplemental to the 4-29-04 response to the 1-29-04 Office Action, applicant is submitting an Amendment. The fee is calculated below.

STATUS OF CLAIMS	After Amend	Highest Paid For	No. Extra	Rate	Net
Total	44	42	2	x \$18=	\$ 18.00
Independent	3	3	0	x \$43=	\$ 0.00
Multiple Dependent Claims, if any				x \$145=	\$ 0.00
Total Fee					\$ 18.00

Please charge any additional amounts due to Deposit Account No. 194124.

Respectfully Submitted



For Applicant,
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AMENDMENT

Sir:

Supplemental to the April 29, 2004 response to the January 29, 2004 Office Action,
please amend this application as shown on the attached sheets.

REMARKS

Claims 1 to 15, 17 to 19, 21, and 31 to 55 are now in the application. Claims 54 and
55 have been added.

The Examiner is respectfully thanked for the interviews courteously granted July
22, 2004 to July 30, 2004. At that time the claims were discussed and the Examiner
indicated that the claims required a recitation regarding the relationship of the transactor to
the account, and suggested such recitation.